

# Affidavit of Publication

## STATE OF OREGON, COUNTY OF KLAMATH

I, Julie Hughes, Office Manager,  
being first duly sworn, depose and say  
that I am the principal clerk of the  
publisher of the Herald and News  
a newspaper in general circulation, as  
defined by Chapter 193 ORS, printed and  
published at Klamath Falls in the  
aforesaid county and state; that the

LEGAL #7926

### TRUSTEE'S NOTICE OF SALE...

a printed copy of which is hereto annexed,  
was published in the entire issue of said  
newspaper for FOUR

( 4 insertions) in the following issues:  
DECEMBER 3/10/17/24, 1995

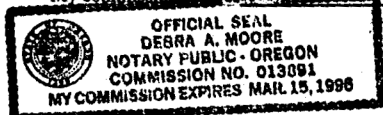
Total Cost: \$429.76

Subscribed and sworn before me this 24TH  
day of DECEMBER 19 95

Debra A Moore

Notary Public of Oregon

My commission expires 3-15 1996



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Wm Ganong the 16th day  
of Jan A.D., 19 96 at 3:26 o'clock P M., and duly recorded in Vol. M96  
of Mortgages on Page 1245

FEE \$10.00

By Bernetha G. Leisch, County Clerk

TRUSTEE'S NOTICE OF SALE  
YOU ARE GIVEN NOTICE THAT THE BENEFICIARY AND TRUSTEE HAVE ELECTED TO SELL THE PROPERTY DESCRIBED BELOW TO SATISFY THE FOLLOWING DESCRIBED OBLIGATION:  
1. The names of the Grantor, Trustee and Beneficiary named in the subject Trust Deed are:  
A. Grantor: Thomas W. Torres and Sheryl A. Torres, husband and wife  
B. Trustee: Mountain Title Company of Klamath County  
C. Beneficiary: Henry J. Caldwell, Jr. and Deborah L. Caldwell, husband and wife, Henry J. Caldwell and Geneva B. Caldwell, husband and wife.  
2. The legal description of the property covered by the subject Trust Deed is:  
Lot 5 in Block 8, FIRST ADDITION TO CY, PRESS VILLA, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.  
3. The Book, page number and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are:  
Book: M94  
Page: 30732  
Date Recorded: September 30, 1994  
4. The default for which the foreclosure is made is the Grantor's failure to pay monthly installments of \$254 per month for the month of August, 1995 and the 1994-95 real property taxes and interest in the amount of \$1,520.71.  
5. The sum owing on the obligation secured by the subject Trust Deed is the principal amount of \$14,245.24 plus interest thereon at the rate of 12% per annum from August 14, 1995, until paid.  
6. The beneficiary and the trustee have selected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.  
7. The Trustee will conduct a sale of the above described property at 10:00 a.m. on the 22nd of January, 1996, at the front steps of 635 Main Street, Klamath Falls, Oregon.  
8. Pursuant to ORS 86.753, the Grantor, the Grantor's successor in interest to all or any part of the above described property, any beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property, may cure the default or defaults at any time prior to five days before the above said date of sale by paying the entire amount due at the time of cure under the terms of the obligation, other than such portion as would not then be due had no default occurred. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and Attorney's fees specified in the said statute.  
In construing this instrument, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said Trust Deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.  
Dated this 18th day of September, 1995.  
William M. Ganong  
Successor Trustee  
635 Main Street  
Klamath Falls, OR 97601  
7926 December 3, 10, 17, 24, 1995